

FIGURE 1

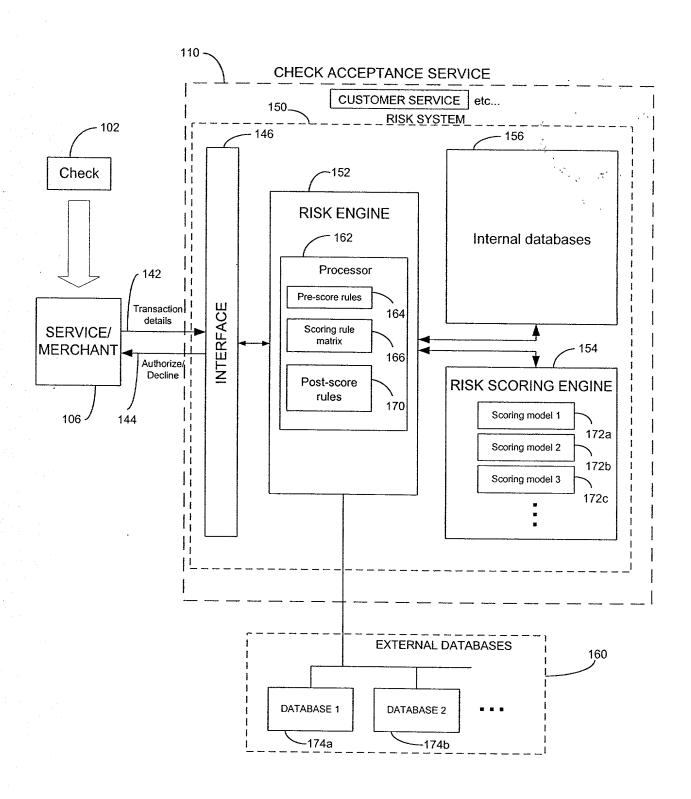


FIGURE 2

## Check acceptance service

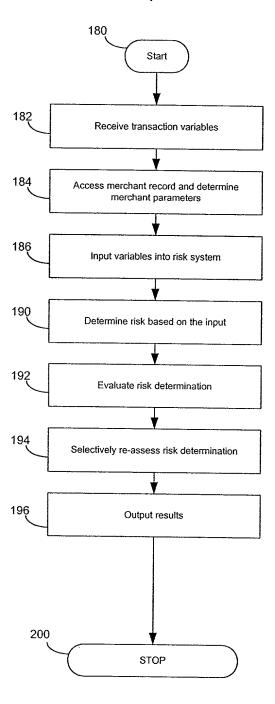


FIGURE 3

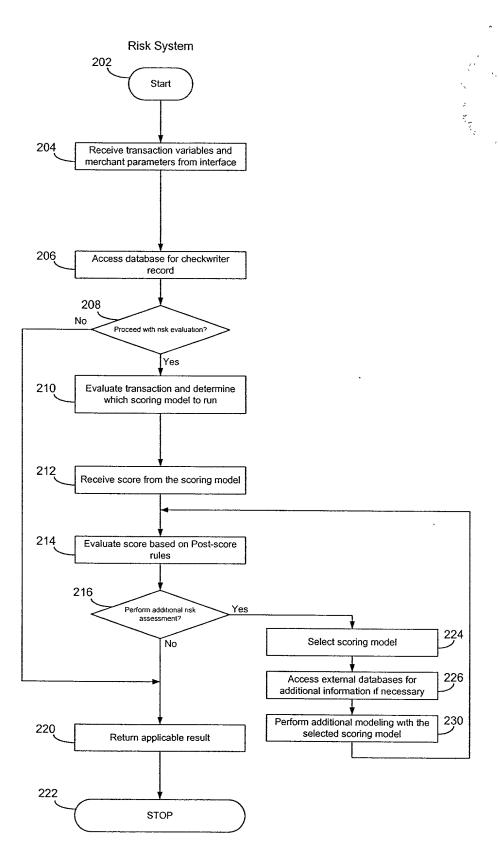


FIGURE 4

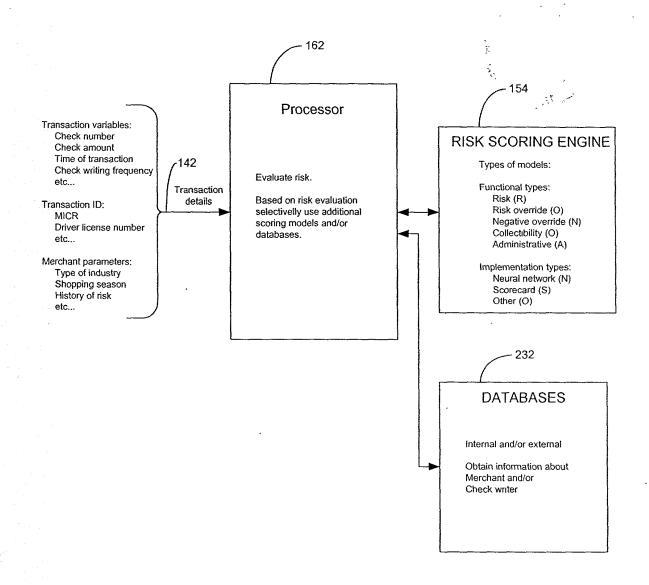


FIGURE 5

## Exemplary post-score process 242 Obtain transaction details Based on evaluation of transaction, use first scoring model 246 Receive first risk score from first scoring model Authorize based on first score? No Selectively use another risk engine to obtain a new risk score Evaluate new risk score 256 Authorize based on new score? No Additional processing desired? Authorize transaction Decline transaction 264 STOP

FIGURE 6

## Sample Scoring Variables



VARIABLE	Comment
RISK_PNC	Risk Positive-negative code (history)
LTD_DAYS	Life to date days
LTD_CNT	Life to date check count
LTD_AMT	Life to Date Amount
CHECK_NUMBER	Check Number
TOTAL_CHKS	Total Checks
CHECK_AMT	Check Amount
TOD	Time of Day
PREV_HR	Previous Hour
TOTAL_AMT	Total Amount
DAW	Day of Week
RISK_SCORE	Transaction Risk
RISK_MERCHANT	Merchant Risk
VELOCITY	Relative Frequency Count
VEL_AMT	Relative Frequency Amount
PROFILE_RISK	Profile Transaction Risk
oos	Out of State
RT_INDEX	RT Index
NC	National Code
PCT_CUTOFF	% From Cutoff
CHK_STOLEN	Check stolen
AVS_RESP	Address/ID verification
MERCHANT_LIMIT	Merchant limit
CUTOFF_SCORE	Cutoff risk score
COLLECTION_PROB	Collection probability
COLLECTED_CHKS_1YR	# of Collected checks in past year
RETURNED_CHKS_1YR .	# of Returned check in past year
FRAUD_PROB	Merchant fraud probability
TOTAL_CHKS_1YR	# of checks submitted by merchant
CHECK_VELOCITY_MERCHANT	Check submission rate

## FIGURE 7

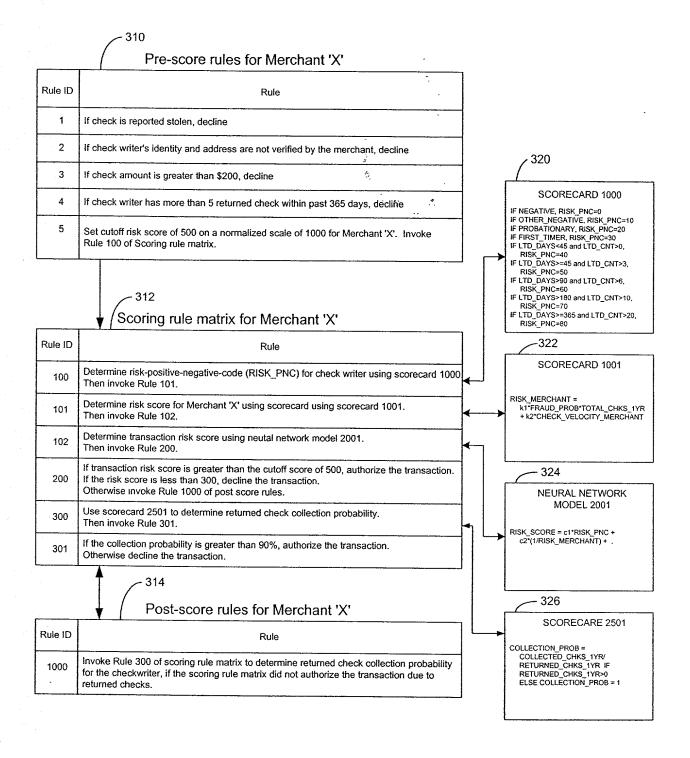


FIGURE 8